

AMENDMENTS TO THE SPECIFICATION

Please replace the first paragraph of the specification with the following paragraph:

This application is a continuation of U.S. Patent Application Serial No. 08/902,239 entitled SYSTEM FOR ON-LINE SERVICES USING DISTRIBUTED OBJECTS, filed July 29, 1997 ~~and allowed on December 7, 1999,~~ which is now U.S. Patent 6,131,115, issued October 10, 2000, which is a continuation of U.S. Patent Application Serial No. 08/580,074, filed December 20, 1995, entitled SYSTEM FOR ON-LINE FINANCIAL SERVICES USING DISTRIBUTED OBJECTS, which is now U.S. Patent 5,706,442, issued January 6, 1998.